



reliance matrix

Proposal of Products and Services Prepared For:

Gatesworth Communities dba McKnight Place Partnership

Requested By:

GIS Benefits Inc.

Proposal Date:

11/04/2024

Products Proposed:

- Voluntary Short Term Disability

Proposal Valid Until:

02/02/2025

Sales Representative:

John White (STL)
Two City Place Drive
Suite 170
St. Louis, MO 63141

Insurance Underwritten By:

Reliance Standard Life Insurance Company

Executive Summary

Your People, Our Purpose

Thank you for considering Reliance Matrix to be your employee benefits partner.

Reliance Matrix delivers employee benefits, absence management and workforce productivity solutions through the financial stability of a top-rated insurance carrier, the agility and innovative spirit of a Third Party Administrator (TPA), and the daily commitment of thousands of team members across America.

Our mission is to empower our partners to achieve their financial goals and care for what is most important to them. This mission has been shaped by our values and company culture that is rooted in the philosophy of our parent company, Tokio Marine, which is to be an advocate for our clients, valuing their human capital as highly as our own.

ADVANTAGES OF WORKING WITH RELIANCE MATRIX:

- Benefits are our focus. We design for optimum flexibility, crafting plans that leverage available employee data to create fully integrated, multi-channel enrollment and claim journeys, meeting individuals where they are, how they are most comfortable.
- We offer a suite of easy-to-access programs and value-added services that support both emotional and financial wellness for employees, in addition to promoting employee productivity.
- Our experienced Account Managers are here to support you every step of the way, from the moment you begin onboarding with us through ongoing guidance and consultation in regard to the performance of your benefits program.
- Our Matrixlink® data integration platform was built to connect to leading human capital management and benefits administration platforms, with a goal of creating a world without manual data entry—where the right information is always flowing between systems in real time.
- We are a leader in compliant absence management solutions built on a technology platform that, based on the size of your company and solutions purchased from Reliance Matrix, can integrate Insured Disability & Supplemental Health, Statutory Disability and Paid Family & Medical Leave, and Leave of Absence administration services to create a unified employee experience focused on their own personal health event.

We thank you for your consideration and look forward to being your absence and employee benefits partner.

Reliance Matrix is a branding name for the underwriting companies Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and for the third-party administrator (TPA) Matrix Absence Management, Inc. Reliance Standard Life Insurance Company is rated A++ (Superior) by A.M. Best and A+ (Strong) by S&P. Reliance Matrix companies are part of the global Tokio Marine Group of companies. Reliance Standard Life Insurance Company (Home Office Schaumburg, IL) is licensed in all states (except New York), the District of Columbia, Puerto Rico, U.S. Virgin Islands and Guam. First Reliance Standard Life Insurance Company (Home Office New York, NY) is licensed in New York and Delaware. Absence services and solutions are provided by Matrix Absence Management, Inc.

Visit www.reliancematrix.com to learn more.

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Financial Summary

VOLUNTARY SHORT TERM DISABILITY (VPS)

Coverage	Class	Participating Employees	Employer Contribution	Weekly Volume	Monthly Rate Per \$10 Gross Weekly Benefit	Monthly Premium
VPS Plan 1 Core	1	109	None	\$55,810.91	Age Banded	\$4,666.91
VPS Plan 1 Core	2	7	None	\$4,277.63	Age Banded	\$272.06
VPS Plan 1 Core	3	25	None	\$21,590.75	Age Banded	\$1,333.66
VPS Plan 1 Core	4	6	None	\$8,701.77	Age Banded	\$369.91

Rate Guarantee: 24 months

Coverage Effective Date: 01/01/2025

Contract provisions set forth herein are governed by the laws of MO.

VPS Age Banded Rates

Age	VPS Plan 1 Core Rates Per \$10 Gross Weekly Benefit Class(es): 1	VPS Plan 1 Core Rates Per \$10 Gross Weekly Benefit Class(es): 2
18-24	\$0.80	\$0.52
25-29	\$0.80	\$0.52
30-34	\$0.73	\$0.46
35-39	\$0.68	\$0.44
40-44	\$0.65	\$0.42
45-49	\$0.70	\$0.45
50-54	\$0.76	\$0.48
55-59	\$0.88	\$0.57
60-64	\$1.04	\$0.67
65-69	\$1.17	\$0.75

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70+	\$1.17	\$0.75
VPS Age Banded Rates		
Age	VPS Plan 1 Core Rates Per \$10 Gross Weekly Benefit Class(es): 3	VPS Plan 1 Core Rates Per \$10 Gross Weekly Benefit Class(es): 4
18-24	\$0.62	\$0.34
25-29	\$0.62	\$0.34
30-34	\$0.57	\$0.32
35-39	\$0.53	\$0.29
40-44	\$0.50	\$0.28
45-49	\$0.53	\$0.28
50-54	\$0.59	\$0.33
55-59	\$0.71	\$0.39
60-64	\$0.85	\$0.46
65-69	\$0.97	\$0.53
70+	\$0.97	\$0.53

- This case has been priced as a package sale; and as such, the employee paid coverage may be supporting the employer paid coverage.
- Benefits paid under this plan may be reduced by income the insured receives or is eligible to receive from Other Sources such as formal salary continuance and other disability plans the insured may be covered under, as well as state-specific disability benefit plans, and Social Security.
- Offsets may be applicable in states that offer Statutory Disability and/or Leave plans. The rate is subject to change based upon pending or future state legislation.

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Plan Summary

VOLUNTARY SHORT TERM DISABILITY (VPS)

Eligibility		
Employees	Class Number 1:	Each Active Full-Time All Other Employee electing the 8/8/25 plan 30 hours or more as determined by the employer,* except .
	Class Number 2:	Each Active Full-Time All Other Employee electing the 30/30/22 plan 30 hours or more as determined by the employer,* except .
	Class Number 3:	Each Active Full-Time Management Employee electing the 8/8/12 plan 30 hours or more as determined by the employer,* except .
	Class Number 4:	Each Active Full-Time Management Employee electing the 30/30/9 plan 30 hours or more as determined by the employer,* except .
*Except any person working on a temporary or seasonal basis.		

Included Benefits	VPS Plan 1 Core Class(es): 1	VPS Plan 1 Core Class(es): 2
Benefit Amount	60% of weekly earnings	60% of weekly earnings
Maximum Weekly Benefit	\$2,000	\$2,000
Minimum Weekly Benefit	\$50	\$50
Benefit Duration	25 weeks	22 weeks
Accident/Injury	Benefits begin the day following the 7th consecutive calendar day of disability.	Benefits begin the day following the 30th consecutive calendar day of disability.
Sickness	Benefits begin the day following the 7th consecutive calendar day of disability.	Benefits begin the day following the 30th consecutive calendar day of disability.
Maternity Coverage	Full	Full
Coverage	Non-Occupational Coverage	Non-Occupational Coverage
Definition of Disability	Own Job	Own Job
Partial Disability	Included	Included
Zero Day Residual	Not Included	Not Included
Pre-Existing Condition Limitation	12 month look back / 12 month exclusion	12 month look back / 12 month exclusion

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Included Benefits	VPS Plan 1 Core Class(es): 1	VPS Plan 1 Core Class(es): 2
Recurrent Disability (Same Cause)	1 week	1 week
Recurrent Disability (Different Cause)	1 day	1 day
Transfer of Coverage	Included	Included
W2 Services	Do Not Prepare	Do Not Prepare
Minimum Participation	25%	25%

Included Benefits	VPS Plan 1 Core Class(es): 3	VPS Plan 1 Core Class(es): 4
Benefit Amount	60% of weekly earnings	60% of weekly earnings
Maximum Weekly Benefit	\$2,000	\$2,000
Minimum Weekly Benefit	\$50	\$50
Benefit Duration	12 weeks	9 weeks
Accident/Injury	Benefits begin the day following the 7th consecutive calendar day of disability.	Benefits begin the day following the 30th consecutive calendar day of disability.
Sickness	Benefits begin the day following the 7th consecutive calendar day of disability.	Benefits begin the day following the 30th consecutive calendar day of disability.
Maternity Coverage	Full	Full
Coverage	Non-Occupational Coverage	Non-Occupational Coverage
Definition of Disability	Own Job	Own Job
Partial Disability	Included	Included
Zero Day Residual	Not Included	Not Included
Pre-Existing Condition Limitation	12 month look back / 12 month exclusion	12 month look back / 12 month exclusion
Recurrent Disability (Same Cause)	1 week	1 week
Recurrent Disability (Different Cause)	1 day	1 day

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Included Benefits	VPS Plan 1 Core Class(es): 3	VPS Plan 1 Core Class(es): 4
Transfer of Coverage	Included	Included
W2 Services	Do Not Prepare	Do Not Prepare
Minimum Participation	25%	25%

Exclusions and Limitations

Exclusions are applicable to your policy. Please check your Certificate for a list of specific exclusions that will preclude payment of your benefit as these can vary by state.

There may also be limitations on your policy. Please check your Certificate for specific limitations applicable in your state.

The foregoing information represents a brief synopsis of benefit features, limitations and exclusions. For more detailed information, please refer to the policy. Reliance Standard Life Insurance Company provides coverage as follows:

Line of Business	Form Number
• Voluntary Short Term Disability	LRS-6451-et al

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.